CLAIMS: The following is a listing of all claims in the application with their status and the text of all active claims.

1-22 (canceled)

23-44 (NEW)

I claim:

- 23. In combination, a pack formed from a garment having a means for providing combined upper, middle and lower torso body part coverage is combined with a protective accessory having a means for providing upper, middle and lower torso body part protection for outdoor activities comprising,
- a. a sheet of fabric for said garment having a plurality of panels for said means for providing combined upper, middle and lower torso body part coverage with at least three panels which are substantially equal in size: a top panel, a middle panel, and a bottom panel, wherein, said panels are structured and adapted to be folded along transverse crease regions; a first crease region between said top and said middle panel and a second crease region between said middle panel and said bottom panel, wherein, the crease regions are structured and positioned to permit said top panel and said bottom panel to be folded over said middle panel, attachments as a securing means fixed to at least two of said panels to secure said panels together

when said top panel and said bottom panel are in a position folded over a middle panel

b. a sheet of material for said protective accessory having at least one panel for said means for providing upper, middle and lower torso body part protection, heretofore, three panels which are substantially equal in size: a top panel, a middle panel, and a bottom panel, wherein, said panels are structured and adapted to be folded along transverse crease regions; a first crease region between said top and said middle panel and a second crease region between said middle panel and said bottom panel, wherein, the crease regions are structured and positioned to permit said top panel and said bottom panel to be folded over said middle panel, attachments as a securing means fixed to at least two of said panels to secure said panels together when said top panel and said bottom panel are in a position folded over a middle panel

c. a means for attaching said sheet of material at predetermined positions upon said sheet of fabric whereby protecting a person's body parts while providing a fabric barrier between said accessory and a person while providing said accessory in a more compact and efficient manner d. said garment having a interior surface while folded with a means for attaching said protective device at said predetermined and sandwiched

position upon said interior surface whereby concealing said protective accessory while compactly stored within said garment

e. said means for attaching the garment to a person's waist, sports equipment and vehicles.

- 24. Said garment of claim 23 wherein said top panel is partially folded or lengthened provides said means for providing combined upper, middle and lower torso body part coverage as a waist warmer or padding.
- 25. Said garment of claim 23 wherein said top panel is partially folded or lengthened provides said means for providing combined upper, middle and lower torso body part coverage as a waist warmer and padding, kidney warmer and padding and back warmer and padding.
- 26. Said garment of claim 23 wherein said top panel is partially folded or lengthened provides said means for providing combined upper, middle and lower torso body part coverage as a waist warmer and padding, kidney warmer and padding, back warmer and padding and overhead cover.
- 27. Said protective accessory of claim 23 wherein said top panel is partially folded or lengthened provides said means for providing combined upper, middle, and lower torso body part protection as a waist guard and kidney guard.
- 28. Said protective accessory of claim 23 wherein said top panel is partially

folded or lengthened provides said means for providing combined upper, middle, and lower torso body part protection as a waist guard, kidney guard, and spine protector.

- 29. Said protective accessory of claim 23 wherein said top panel is partially folded or lengthened provides said means for providing combined upper, middle, and lower torso body part protection as a waist guard, kidney guard, spine protector and back guard.
- 30. Said garment of claim 23 wherein said middle panel provides said means for providing combined upper, middle, and lower torso body part coverage as a waist warmer and padding, stomach warmer and padding and kidney warmer and padding.
- 31. Said protective accessory of claim 23 wherein said middle panel provides said means for providing combined upper, middle, and lower torso body part protection as a waist guard, kidney guard or tailbone guard.
- 32. Said garment of claim 23 wherein said bottom panel is partially folded or lengthened provides said means for providing combined upper, middle, and lower torso body part coverage as a buttock warmer or padding.
- 33. Said garment of claim 23 wherein said bottom panel is partially folded or lengthened provides said means for providing combined upper, middle, and lower torso body part coverage as a buttock warmer or padding, tailbone

padding, and a kneeling cushion.

- 34. Said garment of claim 23 wherein said bottom panel is partially folded or lengthened provides said means for providing combined upper, middle, and lower torso body part coverage as a seat padding, a kneeling cushion and a ground cover.
- 35. Said protective accessory of claim 23 wherein said bottom panel is partially folded or lengthened provides said means for providing combined upper, middle, and lower torso body part protection as a tailbone guard and buttock guard.
- 36. Said protective accessory of claim 23 wherein said bottom panel is partially folded or lengthened provides said means for providing combined upper, middle, and lower torso body part protection as a tailbone guard, buttock guard and leg guards.
- 37. Said garment of claim 23 wherein said fabric is flexible and water resistant rubber neoprene with fabric on side of sheet(s), nylon or heat resistant textiles.
- 38. Said protective accessory of claim 23 wherein said material is polyethylene plastic, polyethylene foam, urethane foam, rubber neoprene or leather.
- 39. Said garment and said protective accessory of claim 23 wherein a pocket

is attached to said middle panel with a lateral opening near to and substantially parallel to the crease between the top panel and the middle panel whereby providing a hand warmer in partially folded or lengthened positions.

- 40. Said garment and said accessory of claim 23 wherein said securing means fixed to at least said two panels secure said panels secure said panels together are textile-loop attachments and buttons.
- 41. Said garment of claim 23 wherein said means for attaching said sheet of material for said accessory at said predetermined and sandwiched positions upon said sheet of fabric for said garment are buttons and textile loop attachments.
- 42. Said garment of claim 41 wherein said means for attaching said sheet of material for said accessory at said predetermined and sandwiched positions upon said sheet of fabric for said garment are flexible straps whereby providing removable said protective accessory while maintaining elasticity with said fabric of said garment while providing said accessory.
- 43. Said garment of claim 23 wherein having a exterior surface while unfolded with said means for attaching said protective device at said predetermined positions substantially upon a parameters of a exterior surface for a overhead cover or vehicle cover whereby further

lengthening said protective accessory protection.

44. Said garment and said accessory of claim 23 wherein said panels are structured and adapted to be folded along said transverse crease regions have concave and arcuate edges between panels with the shape of a opposed edge(s) providing a region of reduced transverse dimension along it's folding creases whereby with said garment; lessening weight, decreasing ripping as with angled cuts meeting a point, eliminating snagging and unnecessary bending of excessive material and whereby with said accessory; allowing said panels to fold along said transverse crease by removing material in said crease region, significant especially if said accessory is made from substantially rigid material.